

PATENT  
S/N: 10/748,710  
27167-000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants	Craig Shapiro, et al.
Serial No. 10/748,710	Filing Date: December 30, 2003
Title of Application:	PAYMENT SYSTEMS AND METHODS FOR EARNING INCENTIVES USING AT LEAST TWO FINANCIAL INSTRUMENTS
Confirmation No. 2111	Art Unit: 3622
Examiner	Unassigned

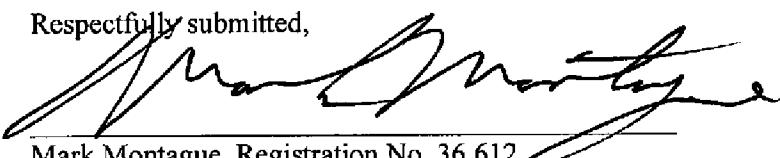
Commissioner for Patents  
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**INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

Dear Sir:

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicants are filing this Information Disclosure Statement and the accompanying form PTO-1449. Also enclosed is a copy of a search report issued in Applicants' PCT Application No. PCT/US04/43667, which addresses the patent documents listed herein. In accordance with the rules, copies of the U.S. patent references are not being supplied. Since no office action on the merits has issued, no fee is believed due.

Respectfully submitted,



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I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS) to the United States Patent and Trademark Office on: November 17, 2006  
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<p>Application Number</p>		<p>10/748,710</p>			
<p>Filing Date</p>		<p>December 30, 2003</p>			
<p>First Named Inventor</p>		<p>Shapiro, et al.</p>			
<p>Group Art Unit</p>		<p>3622</p>			
<p>Examiner Name</p>		<p>Unassigned</p>			
<p>Attorney Docket Number</p>		<p>27167-000</p>			
Sheet	1	of	2		

## **U.S. PATENT DOCUMENTS**

## FOREIGN PATENT DOCUMENTS

Examiner Signature	/Raquel Alvarez/	Date Considered	08/26/2008
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		<b>Application Number</b>	10/748,710
		<b>Filing Date</b>	December 30, 2003
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		<b>Art Unit</b>	3622
		<b>Examiner Name</b>	TBA
<b>Sheet</b>	2	<b>of</b>	2
		<b>Attorney Docket Number</b>	
		27167-000	

## **NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
/R.A./		Harbor Payments Website, November 16, 2006	

Examiner Signature	/Raquel Alvarez/	Date Considered	08/26/2008
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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